

IT IS ORDERED

Date Entered on Docket: January 29, 2019



**The Honorable David T. Thuma**  
**United States Bankruptcy Judge**  
**FOR THE DISTRICT OF NEW MEXICO**

In Re:

Linda Rose Ghaffari

Debtor.

Case No. 11-12331-t11

Chapter 11

**DEFAULT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY  
AND TO ABANDON PROPERTY KNOWN AS 4716 TAYLOR RIDGE RD NW,  
ALBUQUERQUE, NM 87120**

PennyMac Loan Services LLC, as servicer for Bank of America, N.A. ("Movant"), is a secured Creditor on of real property (hereinafter "the Property") located at 4716 Taylor Ridge Rd NW, Albuquerque, New Mexico 87120, with a legal description:

LOT NUMBERED EIGHTEEN (18) OF THE PLAT OF CREIGHTON PARK AT TAYLOR RIDGE, BEING A REPLAT OF TRACT A, TAYLOR RIDGE, ALBUQUERQUE, NEW MEXICO, AS THE SAME IS SHOWN AND DESIGNATED ON SAID PLAT, FILED IN THE OFFICE OF THE COUNTY CLERK OF BERNALILLO COUNTY, NEW MEXICO, ON JUNE 22, 1995, IN PLAT BOOK 95C, FOLIO 227. A.P.N.: 1 011 062 524 221 41

1. On June 29, 2018, PennyMac Loan Services LLC, as servicer for Bank of America, N.A. filed a Motion for Relief from the Automatic Stay (the "Motion") at Docket No. 142 due to the Debtors' failure to make monthly mortgage payments and was in default on the Note and in arrears for twenty-five (25) monthly mortgage installments (06/01/2016 –

06/01/2018). Since the Motion was filed additional monthly payments 07/01/2018 – 10/01/2018 have become due.

2. The Debtors filed a response to the pending Motion entered at Docket No. 144.

3. The Debtors agree to an Order for Relief on the property described above  
**effective January 18, 2019.**

4. Creditor and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. Any such agreement shall be nonrecourse unless included in a reaffirmation agreement. Creditor may contact the debtor via telephone or written correspondence to offer such an agreement. This order shall be binding and effective despite any conversion of this bankruptcy case to a case under any other Chapter of Title 11 of the United States code.

5. Movant is further granted relief from the stay to engage in loan modification discussions or negotiations or other settlement discussions with Debtor(s) and to enter into a loan modification with Debtor(s).

XXX END OF ORDER XXX

Submitted by:

Weinstein & Riley, P.S.

By: /s/ Jason Bousliman

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